

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
Victoria A. Steffen, Esq. 311 South Main Street PO Box 627 Cape May Court House, NJ 08210 (609)463-0611 vsteffen@verizon.net	
Attorney for Debtor(s)	
In Re:	
William G. Fennimore, Sr. Emily S. Fennimore	
Debtor(s)	

Case No.: ____18-22356____

Judge: __JNP____

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Bank of America

A hearing has been scheduled for ____January 18, 2021_____, at
____11____ am.

- ☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ at _____ am.

☐ Certification of Default filed by _____ I
am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support is attached hereto

☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): **Joint Debtor has been in and out of hospital and was in charge of finances and payments were missed while she has been sick. Debtor thought they were being paid. Debtors will have \$4800 available immediately. Debtors are also appealing an unemployment claim and Debtors hope to receive back payment funds**

☐ Other (**explain your answer**): _____

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion

4. I certify under penalty of perjury that the above is true.

Date: 1/10/2022 Debtor's Signature /s/ William G. Fennimore, Sr.
William G. Fennimore, Sr.

Date 1/10/2022 Debtor's Signature /s/ Emily S. Fennimore
Emily S. Fennimore

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.

2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.